updating the information from the content provider that has changed; and transmitting only the information from the content provider that has changed to the user terminal, the changed information being real-time information,

wherein transmissions to the user terminal are optimized.

4. (Amended) The method recited in claim 3, wherein the transmitting of the plurality of real-time data values that have been updated in the hash table to the user terminal further comprises:

activating a data thread when a real-time data value of the plurality of prior real-time data values is updated in the hash table;

determining the position on a screen in the user terminal corresponding to the real-time data value;

transmitting the real-time data value to the user terminal; and displaying the real-time data value on the screen in the user terminal in the position indicated.

10. (Amended) The method recited in claim 9, comprising: notifying a data server thread when a real-time data value of the plurality of

11. (Amended) The method recited and claim 6, comprising:
activating an embedded applet received from the data server thread in the user terminal;

determining whether a page changed is required;

data that values have changed.

informing the data server thread of a plurality of new active keys;
receiving the plurality of real-time data values from the data server thread;
and

updating the screen on the user terminal associated with each time data value of the plurality of real-time data values.

9

12. (Amended) A computer program executable by computer and embodied on a computer readable medium for receiving a plurality of real-time data values from a content provider and transmitting the real-time data values to a user terminal, comprising:

a user terminal code segment to receive real-time data values; and a real-time data server code segment to receive real-time data values from a content provider, determine if any of the real-time data values have changed from a prior real-time data values and transmit the changed real-time data values to the user terminal when any of the real-time data values have changed from the prior real-time data values;

wherein transmissions to the user terminal are optimized.

14. (Amended) The computer program recited in claim 13, wherein the real-

a web engine server module code segment to access a database having a portfolio generated by a user and generate an HTML page and applet, wherein upon receipt of a connection request from the user terminal the web engine server module code segment downloads the HTML page and applet to the user terminal code

segment.

15. (Amended) The computer program recited in claim 13, wherein the real-time data server code segment further comprises:

a source filter server module code segment to receive real-time data values from a content provider and determine if the real-time data values have changed from prior real-time data values stored, and activate a data thread code segment when the real-time data values have changed from prior real-time data values.

16. (Amended) The computer program recited in claim 15, wherein the realtime data server code segment further comprises:

a real time data server module code segment to communicate between the user terminal code segment and the source filter server module code segment through the data server thread code segment.

17. (Amended) The computer program recited in claim 16, further comprising:

a source filter server module code segment to receive the real-time data values from the content provider; and update the hash table.

18. (Amended) The computer program recited in claim 13, wherein the user terminal further comprises:

a HTML page and JavaScript module code segment to display a screen on the user terminal code segment; and

an embedded applet code segment to update the screen for the user terminal code segment when the real-time data values are received from the real-time data server code segment.

19. (Amended) The computer program recited in plaim 13, further comprising:

a web server module code segment to communicate to the user terminal code segment and retrieve a portfolio specified by the user terminal code segment from a database; and

a pagination engine module code segment, in communication with the web server module code segment, to create the HTML page and applet code segment based on the portfolio selected and the size of the screen on a user terminal.

20. (Amended) A system to receive a plurality of real-time data values from a content provider and transmitting the real-time data values to a user terminal, comprising:

a user terminal to receive real-time data values; and

a real-time data server to receive real-time data values from a content provider, determine if any of the real-time data values have changed from prior real-time data values and transmit the changed real-time data values to the user terminal when any of the real-time data values have changed from the prior real-time data values,

wherein transmissions to the user terminal are optimized.